



A GOOD CONNECTION

GETTING LOCAL SEWER SERVICE

Part IV of IV: Paying Your Sewer Assessment

The owner of each property that is benefited by an assessment sewer is required to pay their share of the cost of the sewer. Prior to construction of the sewer, MSD notified each property owner of the amount of their tentative assessment. The tentative assessment amount was based on the estimated cost of construction.

After an assessment sewer is completed and accepted for use by MSD, the final assessment amount is computed based on the actual cost of the sewer construction. Current MSD policy provides that each benefited parcel, regardless of size or current use, receive credits such that the net final assessment is not greater than \$12,000 per benefited parcel.

As of April 2, 2014, an HSTS Reimbursement Credit was adopted that will reduce the net final assessment further for certain eligible properties. The HSTS Reimbursement Credit will apply only to those properties that have installed a household sewage treatment system in accordance with provisions of Hamilton County Public Health regulations enacted on December 10, 2004 and that satisfy other requirements.

MSD pays for all project costs in excess of the net final assessments.

FINAL ASSESSMENTS: THE LAST PIECE OF THE LOCAL SEWER PUZZLE

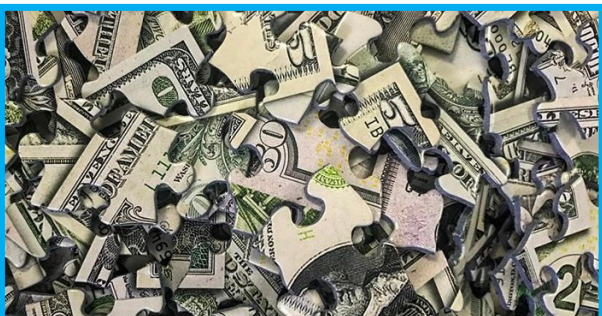
After the final cost of the sewer is known, MSD will request the Board of County Commissioners to adopt legislation that will allow MSD to charge your property for its share of the cost of the sewer.

The County Commissioners must confirm final assessments and provide for two things: (1) that the property owner may pay, in full or part, their share of the sewer's cost as determined by MSD within 30 days of notice, and (2) that any unpaid balance plus finance charges will be placed on the property tax duplicates of the property owners that have not paid, either in full or in part.

WHEN DO I PAY?

Typically, MSD will ask the County Commissioners to certify final assessments during the month of May for all local sewer projects completed during the preceding year. Immediately after certification of the final assessments, MSD mails a bill for payment of the assessment to each benefited property owner. Property owners then have 30 days to pay as much or as little of the assessment as they choose. After the 30-day period, any unpaid balances will be placed on property taxes by the 2nd Monday in September. This latter date is mandated by law.

MSD will notify you when the Board of County Commissioners have adopted and certified final assessments. ***This notice will be sent to you via certified mail and is your official notice.***



HOW CAN I PAY?

Sewer assessments can be paid in one of three ways:

- 1. Full payment within 30 days of notice.** If you pay the full final assessment amount up front, there will be no interest charges. Your assessment obligation is discharged with this payment.
- 2. Partial payment within 30 days of notice and remainder financed over a 20-year term with interest.** You may pay any portion of the final assessment amount upfront and the unpaid balance will be placed on the property tax duplicate and collected with interest over 20 years.
- 3. Finance entire amount over a 20-year term, with interest.** This option allows you to avoid any immediate payment for the assessment. Payments for any amount to be financed will be collected with your property tax payments. Hamilton County property taxes are collected twice a year, billed in December and June.

There are two important differences between the terms of the 20-year payment option and common consumer loans:

1. Prepayment of all the principal during the 20-year term **DOES NOT** relieve you of your obligation to pay all of the interest. Your obligation is to pay the entire principal **AND** the entire 20 years of interest.
2. If your property is transferred during the 20-year pay-back period, you are **NOT** required to payoff the remaining balance. The assessment will run with the property.

If you choose to finance all or a portion of the final assessment, the interest rate to be charged will not be known until the County Commissioners sell special assessment bonds to pay for the project.



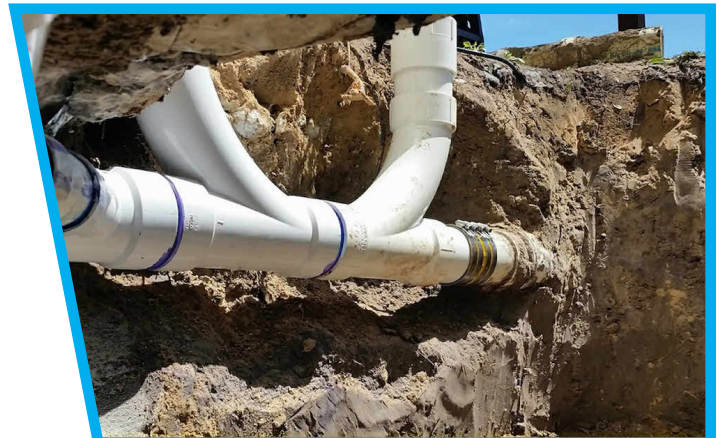
FINANCIAL ASSISTANCE

MSD provides financial assistance in the form of Assessment Credits. MSD Assessment Credits lower your overall assessment cost to no more than \$12,000 per benefited parcel.

A Home Sewage Treatment System (HSTS) Reimbursement Credit may apply to those systems meeting the requirements of the MSD Rules and Regulations. The HSTS Credit will effectively reduce the \$12,000 maximum assessment cost, commensurate with the eligible HSTS reimbursement credit amount.

Hamilton County Home Improvement Program (HIP) allows homeowners to borrow money to install sewer laterals at interest rates 3% below the lowest rate a bank would normally offer. Call the HIP representative at (513) 946-4459.

Hamilton County & Ohio EPA WPCLF Grant program may provide moneys to be used for sewer connection costs for failing sewage treatment systems. Call Hamilton County Public Health at (513) 946-7800.



FOR MORE INFO CONTACT

MSD ENGINEERING
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(513)557-3594

WWW.MSDGC.ORG